Case 15-04258 Doc 1 Filed 02/10/15 Entered 02/10/15 09:24:44 Desc Main Document Page 1 of 37

United States Bankruptcy Court Northern District of Illinois					Vol	untary Petition			
Name of Debtor (if individual, enter Last, First, Middle): Maglio, Steve A. Sr.				Name of Joint Debtor (Spouse) (Last, First, Middle): Maglio, Ellen J.					
All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names):	ars			(include m	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): Ellen J. Gutierrez				
Last four digits of Soc. Sec. or Individual-Taxpayer (if more than one, state all): 1377	I.D. (ITIN)	/Comj	plete EIN	Last four d				axpayer I.I	O. (ITIN) /Complete EIN
Street Address of Debtor (No. & Street, City, State 2908 Bauer Road North Aurora, IL	& Zip Code)):		Street Add 2908 Bau North Au	er Road		tor (No. & Stree	t, City, Sta	ate & Zip Code):
	ZIPCODE	605	42						ZIPCODE 60542
County of Residence or of the Principal Place of Bu Kane	siness:			County of Kane	Residenc	e or of tl	he Principal Plac	ce of Busin	ness:
Mailing Address of Debtor (if different from street a	address)			Mailing Ad	ldress of	Joint De	ebtor (if differen	t from stre	eet address):
	ZIPCODE	E							ZIPCODE
Location of Principal Assets of Business Debtor (if	different from	m stre	et address	above):				•	
									ZIPCODE
Type of Debtor (Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) Nature of 1 (Check one one) Health Care Business Single Asset Real Esta U.S.C. § 101(51B)			one box.)	the Petition is Filed (Check one box.) Chapter 7 Chapter 15 Petition for					
Partnership	Stoc	kbrok					apter 13	Rec	ognition of a Foreign
Other (If debtor is not one of the above entities, check this box and state type of entity below.)		imodi ring E	ty Broker Bank					Non Nature of	main Proceeding
	Othe	_					(Check one	e box.)
Chapter 15 Debtor Country of debtor's center of main interests: Tay-Event		mnt Entity			bts are primaril		r Debts are primarily business debts.		
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Title	Tax-Exemp (Check box, if a ☐ Debtor is a tax-exempt Title 26 of the United S Internal Revenue Code		if applicable.) npt organization ed States Code (the	under ne	§ 101(8) as "incurred by an		business debts.	
Filing Fee (Check one box)				•			oter 11 Debtors	3	
Full Filing Fee attached Check one Debtor is			or is a small busin	a small business debtor as defined in 11 U.S.C. § 101(51D). not a small business debtor as defined in 11 U.S.C. § 101(51D).					
only). Must attach signed application for the cour consideration certifying that the debtor is unable except in installments. Rule 1006(b). See Officia	to pay fee			r's aggregate nonco	aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less 20,925 (amount subject to adjustment on 4/01/16 and every three years thereafter).				
☐ Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: ☐ A plan is being filed with this petition ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, accordance with 11 U.S.C. § 1126(b).					ore classes of creditors, in				
Statistical/Administrative Information Debtor estimates that funds will be available for Debtor estimates that, after any exempt property distribution to unsecured creditors.					id, there v	will be n	o funds availabl	e for	THIS SPACE IS FOR COURT USE ONLY
·	00-	5,001		10,001-	25,001-		50,001-	Over	
Estimated Assets	000,001 to		000,001	25,000 \$50,000,001 to \$100 million	\$100,000 to \$500		100,000 \$500,000,001 to \$1 billion	More that	
Estimated Liabilities				\$50,000,001 to	\$100,00		\$500,000,001		

Only
Software
- Forms
8-2424]
1-800-99
nc.
EZ-Filing,
-2013
© 1993
_

Case 15-04258 Doc 1 Filed 02/10/15 B1 (Official Form 1) (04/13) Document	Entered 02/10/15 09:2	24:44 Desc Main
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Maglio, Steve A. Sr. & Magli	<u> </u>
All Prior Bankruptcy Case Filed Within Las	t 8 Years (If more than two, attac	ch additional sheet)
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	(To be completed whose debts are properties of the attorney for the petitioner of that I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available under the complete of the c	skhibit B if debtor is an individual rimarily consumer debts.) named in the foregoing petition, declare ner that [he or she] may proceed under the 11, United States Code, and have der each such chapter. I further certify notice required by 11 U.S.C. § 342(b).
	X /s/ Darrell L. Jordan	2/10/15
	Signature of Attorney for Debtor(s)	Date
(To be completed by every individual debtor. If a joint petition is filed, e ✓ Exhibit D completed and signed by the debtor is attached and ma If this is a joint petition:	nde a part of this petition.	ch a separate Exhibit D.)
Exhibit D also completed and signed by the joint debtor is attach	ed a made a part of this petition.	
	O days than in any other District. partner, or partnership pending in lace of business or principal assets but is a defendant in an action or properties.	this District. in the United States in this District, oceeding [in a federal or state court]
Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession of debtor	olicable boxes.)	-
(Name of landlord th	at obtained judgment)	
(Address o	of landlord)	
☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for pos	e circumstances under which the de	
Debtor has included in this petition the deposit with the court of filing of the petition.	any rent that would become due du	uring the 30-day period after the
ming of the petition.		

Title of Authorized Individual

Date

Case 15-04258 Doc 1 Filed 02/10/15 B1 (Official Form 1) (04/13) Document	Entered 02/10/15 09:24:44 Desc Main Page 3 of 37 Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Maglio, Steve A. Sr. & Maglio, Ellen J.
Signa	tures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/ Steve A. Maglio, Sr. Signature of Debtor Steve A. Maglio, Sr. X /s/ Ellen J. Maglio Signature of Joint Debtor Ellen J. Maglio Telephone Number (If not represented by attorney) February 10, 2015	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X Signature of Foreign Representative Printed Name of Foreign Representative Date
Date	Signature of New Attenney Detition Decourse
Signature of Attorney* X /s/ Darrell L. Jordan Signature of Attorney for Debtor(s) Darrell L. Jordan 1367269 Jordan Legal Group 1999 West Galena Aurora, IL 60506 (630) 897-1534 Fax: (630) 897-1537	Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
February 10, 2015 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X Signature
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.
X Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 15-04258 Doc 1 Filed 02/10/15 Entered 02/10/15 09:24:44 Desc Main B1D (Official Form 1, Exhibit D) (12/09) Document Page 4 of 37 Document Page 4 of 37 United States Bankruptcy Court

Northern District of Illinois

IN RE:		Case No.
Maglio, Steve A. Sr.		Chapter 7
<u> </u>	Debtor(s)	1

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot

do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may
also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)
does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	s/ Steve A. Maglio, Sr.
•	•

Date: February 10, 2015

IN RE: Maglio, Ellen J.

Case 15-04258 B1D (Official Form 1, Exhibit D) (12/09)

Doc 1

Debtor(s)

Filed 02/10/15 Entered 02/10/15 09:24:44 Desc Main Document Page 5 of 37 United States Bankruptcy Court **Northern District of Illinois**

Case	No.		
Cha	nter 7		

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot

do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
✓ 1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)
does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Ellen J. Maglio
•	

Date: February 10, 2015

Filed 02/10/15

Entered 02/10/15 09:24:44

Desc Main

Document Page 6 of 37 United States Bankruptcy Court

Northern District of Illinois

IN RE:	Case No.
Maglio, Steve A. Sr. & Maglio, Ellen J.	Chapter 7

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 345,000.00		
B - Personal Property	Yes	3	\$ 21,917.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 356,735.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 6,027.81	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			\$ 4,741.44
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$ 5,253.00
	TOTAL	18	\$ 366,917.00	\$ 362,762.81	

Maglio, Steve A. Sr. & Maglio, Ellen J.

IN RE:

Entered 02/10/15 09:24:44 Filed 02/10/15 Desc Main

Document Page 7 of 37 United States Bankruptcy Court **Northern District of Illinois**

Case No	

Chapter 7

Debtor(s)

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 4,741.44
Average Expenses (from Schedule J, Line 22)	\$ 5,253.00
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1	
Line 14)	\$ 0.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 3,910.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 6,027.81
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 9,937.81

Filed 02/10/15 Document Entered 02/10/15 09:24:44 Page 8 of 37 Desc Main

(If known)

IN RE Maglio, Steve A. Sr. & Maglio, Ellen J.

Debtor(s)

Case No.

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Primary residence @ 2908 Bauer Road, North Aurora, IL (value			345,000.00	344,208.00
Primary residence @ 2908 Bauer Road, North Aurora, IL (value per Zillow)			345,000.00	344,208.00

TOTAL

345,000.00

(Report also on Summary of Schedules)

Filed 02/10/15 Document Entered 02/10/15 09:24:44 Page 9 of 37

Desc Main

IN RE Maglio, Steve A. Sr. & Maglio, Ellen J.

Debtor(s)

Case No. _____(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on hand		50.00
2.	Checking, savings or other financial		Checking account @ DuPage Credit Union		250.00
	accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and		Education account @ Kane County Teachers Credit Union for daughter		2,000.00
	homestead associations, or credit unions, brokerage houses, or cooperatives.		Education account @ Kane County Teachers Credit Union for son		2,000.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Misc. household goods and furnishings		500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		Necessary wearing apparel		500.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

1 Filed 02/10/1 . Document 5 Entered 02/10 Page 10 of 37

Doc 1 Filed 02/10/15 Entered 02/10/15 09:24:44 Desc Main

(If known)

IN RE Maglio, Steve A. Sr. & Maglio, Ellen J.

Debtor(s)

_ Case No. _

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
16. 17.	Government and corporate bonds and other negotiable and non-negotiable instruments. Accounts receivable. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars. Other liquidated debts owed to debtor including tax refunds. Give particulars. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X X X	Estimated IRS refund		2,500.00
21. 22. 23. 24. 25.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. Patents, copyrights, and other intellectual property. Give particulars. Licenses, franchises, and other general intangibles. Give particulars. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. Automobiles, trucks, trailers, and other vehicles and accessories.	x x x x	2002 Chevy Impala w/ 87K miles 2007 Hyundai Entourage w/ 120K miles 2012 Chevy Impala LT w/ 50K miles		2,100.00 3,400.00 8,617.00
27. 28. 29. 30. 31. 32.	Aircraft and accessories. Office equipment, furnishings, and supplies. Machinery, fixtures, equipment, and supplies used in business. Inventory. Animals. Crops - growing or harvested. Give particulars. Farming equipment and implements.	X X X X X X			

B6B (Official FCASE) 15.04258	Doc 1	Filed 02/10/15	Entered 02/10/15 09:24:44
DOD (OTHERN FORM OD) (12/07) CONG		Document	Page 11 of 37

Debtor(s)

IN RE Maglio, Steve A. Sr. & Maglio, Ellen J.

Page 11 of 37

Case No. _____(If known)

Desc Main

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			
			TO	TAL	21,917.00

© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Doc 1 F

Debtor(s)

Filed 02/10/15 Document Entered 02/10/15 09:24:44

Desc Main

(If known)

IN RE Maglio, Steve A. Sr. & Maglio, Ellen J.

cument Page 12 of 37

Case No. _

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$155,675. *

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Cash on hand	735 ILCS 5 §12-1001(b)	50.00	50.00
Checking account @ DuPage Credit Union	735 ILCS 5 §12-1001(b)	250.00	250.00
Education account @ Kane County Teachers Credit Union for daughter	735 ILCS 5 §12-1001(b)	2,000.00	2,000.00
Education account @ Kane County Teachers Credit Union for son	735 ILCS 5 §12-1001(b)	2,000.00	2,000.0
Misc. household goods and furnishings	735 ILCS 5 §12-1001(b)	500.00	500.00
Necessary wearing apparel	735 ILCS 5 §12-1001(a)	500.00	500.0
Estimated IRS refund	735 ILCS 5 §12-1001(b)	2,500.00	2,500.00
2002 Chevy Impala w/ 87K miles	735 ILCS 5 §12-1001(c) 735 ILCS 5 §12-1001(b)	2,000.00 100.00	2,100.00
2007 Hyundai Entourage w/ 120K miles	735 ILCS 5 §12-1001(c) 735 ILCS 5 §12-1001(b)	2,800.00 600.00	3,400.00

^{*} Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN RE Maglio, Steve A. Sr. & Maglio, Ellen J.

Case No.

(If known)

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0264			Mortgage; account opened 12/2006				344,208.00	
Chase Mtg Po Box 24696 Columbus, OH 43224								
			VALUE \$ 345,000.00					
ACCOUNT NO. Edward R. Peterka Manley Deas Kochalski, LLC One East Wacker Suite 1250 Chicago, IL 60601			Assignee or other notification for: Chase Mtg					
5.115dg6, 12 55551			VALUE \$					
ACCOUNT NO. 9911 Gm Financial PO Box 181145 Arlington, TX 76096			Auto loan; account opened 4/2014 VALUE \$ 8,617.00				12,527.00	3,910.00
ACCOUNT NO.			VALUE \$ 6,617.00					
			VALUE \$	Sul	otota	al		
0 continuation sheets attached			(Total of t				\$ 356,735.00	\$ 3,910.00
			(Use only on l		Tota page		\$ 356,735.00	\$ 3,910.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

 $_{B6E \text{ (Official Form SE)}}$ $_{65\overline{13}}$ $_{13}$ $_{13}$ Filed 02/10/15 Entered 02/10/15 09:24:44 Doc 1 Document Page 14 of 37 Case No.

IN RE Maglio, Steve A. Sr. & Maglio, Ellen J.

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the

Stat	istical Summary of Certain Liabilities and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
\checkmark	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	0 continuation sheets attached

 $_{B6F\ (Official\ Form SF)}\,15_{\bar{0}}\,94258$ Entered 02/10/15 09:24:44 Doc 1 Filed 02/10/15 Desc Main Page 15 of 37 Document Case No.

Debtor(s)

IN RE Maglio, Steve A. Sr. & Maglio, Ellen J.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 88n1		Н	Original creditor Mea-Aurora; account opened				
Commonwealth Financial 245 Main St Dickson City, PA 18519			10/2014				
ACCOUNT NO. 62n1		w	Original creditor Mea-Aurora, account opened				563.00
Commonwealth Financial 245 Main St Dickson City, PA 18519			10/2014				100.00
ACCOUNT NO. 6010		Н	Original creditor Associate Pathologists of Joliet;	Н	\dashv	\dashv	100.00
Creditors Collection Bureau 755 Almar Pkwy Bourbonnais, IL 60914		:	ccount opened 10/2009				
ACCOUNT NO. 1115	+	w	Original creditor Woodmans; account opened	H	\dashv	x	84.00
Cybrcollect 3 Easton Oval, Suite 210 Columbus, OH 43219			2/2011				
				Subi	tota	+	84.00
2 continuation sheets attached			(Total of the	is p	age)	\$ 831.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules and, if applicable, on the S Summary of Certain Liabilities and Relate	t also tatis	tica	n al	\$

Doc 1 Filed 02/10/15 Entered 02/10/15 09:24:44 Desc Main Page 16 of 37

IN RE Maglio, Steve A. Sr. & Maglio, Ellen J.

Debtor(s)

_ Case No. _ (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3824			Services provided 2013				
Dreyer Medical Clinic 1870 W. Gaslena Aurora, IL 60506			·				368.50
ACCOUNT NO. 7001		Н	Original creditor Banfield Pet Hospital; account			\dashv	
I C System Inc Po Box 64378 Saint Paul, MN 55164	_		opened 2/2012				
							205.00
ACCOUNT NO.			orig creditor University of Chicago Medicine				
M3 Financial Services PO Box 7230 Westchester, IL 60154							
1 GGGVV TV 10 2000		Н	Original creditor Rush Copley Hospital; account	\vdash		\dashv	937.31
ACCOUNT NO. 3889 MRSI 2250 E Devon Ave Ste 352 Des Plaines, IL 60018		, n	opened 1/2014				
							250.00
ACCOUNT NO. 0140		W	Original creditor Reproductive Genetics Institute			Х	
Region Recovery Serv 5250 S Homan Ave Hammond, IN 46320							
	_			Ш			300.00
ACCOUNT NO. 4485 Regional Recovery Serv 5250 S Homan Ave Hammond, IN 46320		W	Original creditor Reproductive Genetics Institute; account opened 5/2013			X	
							800.00
ACCOUNT NO. 3431		w	Original creditor Reporductive Genetics Institute;	$ \ $		Х	
Regional Recovery Serv 5250 S Homan Ave Hammond, IN 46320			account opened 5/2012				
						Ц	800.00
Sheet no1 of2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Subt is pa			\$ 3,660.81
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	also	tica	n al	\$

15 Entered 02/10/15 09:24:44

Desc Main

Case No.

IN RE Maglio, Steve A. Sr. & Maglio, Ellen J.

Document Page 17 of 37

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		_ (Continuation Sneet)	_			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4107		w	Original creditor Reproductive Genetics Institute;			Х	
Regional Recovery Serv 5250 S Homan Ave Hammond, IN 46320			account opened 4/2014				800.00
ACCOUNT NO.			Association dues				000.00
Remington Landing Homeowners Assoc C/O Robert P. Nesbit 750 West Lake Cook Road, Ste 350 Buffalo Grove, IL 60089							unknown
ACCOUNT NO. 8844		н	Original creditor Presence Health; account opened				unknown
State Collection Service 2509 S Stoughton Rd Madison, WI 53716			10/2010				
ACCOUNT NO. 0975		Н	Original creditor Delnor Community Hospital;				75.00
State Collection Service 2509 S Stoughton Rd Madison, WI 53716			account opened 4/2011				400.00
ACCOUNT NO. 5259		Н	Original creditor Gary E. Krueger DDS; accont	Н			100.00
Trojan Professional Se 4410 Cerritos Ave Los Alamitos, CA 90720			oopened 12/2012				
ACCOUNT NO.	+						561.00
ACCOUNT NO.							
Sheet no. 2 of 2 continuation sheets attached t Schedule of Creditors Holding Unsecured Nonpriority Claim	o is	1	Total of th	Subt is pa			\$ 1,536.00
			(Use only on lost page of the completed Schedule F. Report		ota		

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

6,027.81

R6G (Official Case) 15,04258	Doc 1	Filed 02/10/15	Entered 02/10/15 09:24:44	Desc Main
Soc (Official Form oc) (12/07)		Document	Page 18 of 37	

Debtor(s)

IN RE Maglio, Steve A. Sr. & Maglio, Ellen J.

Case No.

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

B6H (Official Case 15,04258	Doc 1	Filed 02/10/15	Entered 02/10/15 09:24:44	Desc Mair
Dir (Chican Form off) (12/07)		Document	Page 19 of 37	

Debtor(s)

IN RE Maglio, Steve A. Sr. & Maglio, Ellen J.

Case No.

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

@ 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 15-04258		02/10/15 Entered (ument Page 20 of	02/10/15 09:24:44 f 37	Desc Main
Fill in this information to identify			. • .	
Debtor 1 Steve A. Maglio Sr.	Middle News			
Debtor 2 (Spouse, if filing) (Spouse, if filing) (Spouse, if filing)	Middle Name Middle Name	Last Name		
United States Bankruptcy Court for the: N	Northern District of Illinois			
Case number			Check if this is:	
(If known)			An amended filing	
			A supplement short chapter 13 income	wing post-petition as of the following date:
Official Form 6I			MM / DD / YYYY	
Schedule I: You	ır Income			12/13
Part 1: Describe Employm 1. Fill in your employment information.	ent	Debtor 1	Debtor 2	2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	✓ Employed☐ Not employed	☑ Emp	oloyed employed
Include part-time, seasonal, or self-employed work.				
Occupation may Include student or homemaker, if it applies.	Occupation	<u>Driver</u>		
	Employer's name	MDR Transport	Porest P	Preserve Dist, Kane County
	Employer's address	9919 Clow Creek Number Street		Street
		Plainfield, IL 60585-00	000 Geneva, I	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

6 years

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

How long employed there?

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

For Debtor 1

Sor Debtor 2 or non-filing spouse

2. \$3,211.00

\$3,212.00

\$3,212.00

Case 15-04258 Doc 1 Filed 02/10/15 Entered 02/10/15 09:24:44 Desc Main Document Page 21 of 37

Steve A. Maglio Sr.
First Name Middle Name Debtor 1 Case number (if known)_ Last Name

			For	Debtor 1		ebtor 2 or ing spouse	
Со	py line 4 here	4.	\$	3,211.00	\$	3,212.00	
5. Lis t	t all payroll deductions:						
5a	a. Tax, Medicare, and Social Security deductions	5a.	\$	566.00	\$	591.36	
5b	. Mandatory contributions for retirement plans	5b.	\$	0.00	\$	0.00	
50	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	144.54	
50	. Required repayments of retirement fund loans	5d.	\$	0.00	\$	0.00	
5e	e. Insurance	5e.	\$	0.00	\$	125.92	
5f.	Domestic support obligations	5f.	\$	0.00	\$	0.00	
50	. Union dues	5g.	\$	0.00	\$	0.00	
5h	n. Other deductions. Specify: See Schedule Attached	5h.	+\$	0.00	+ \$	253.74	
6. A	dd the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$	566.00	\$	1,115.56	
7. C a	alculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2,645.00	\$	2,096.44	
8. Lis	st all other income regularly received:						
88	Net income from rental property and from operating a business, profession, or farm						
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	0.00	
81	o. Interest and dividends	8b.	\$	0.00	\$	0.00	
80	 Family support payments that you, a non-filing spouse, or a depende regularly receive 	nt					
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	0.00	
80	. Unemployment compensation	8d.	\$	0.00	\$	0.00	
86	e. Social Security	8e.	\$	0.00	\$	0.00	
8f	Other government assistance that you regularly receive						
	Include cash assistance and the value (if known) of any non-cash assistan that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	ce	\$	0.00	\$	0.00	
	Specify:	8f.					
80	g. Pension or retirement income	8g.	\$	0.00	\$	0.00	
81	n. Other monthly income. Specify:	8h.	+\$	0.00	+\$	0.00	
9. A	dd all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	0.00	\$	0.00	
	Iculate monthly income. Add line 7 + line 9. d the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$	2,645.00	- \$	2,096.44	\$4,741.44
1. St a	ate all other regular contributions to the expenses that you list in Scheo	lule .	 J.		•	•	
Inc	clude contributions from an unmarried partner, members of your household, your friends or relatives.			ents, your room	nmates, ar	nd	
Do	not include any amounts already included in lines 2-10 or amounts that are	not a	vailable	e to pay expens	ses listed i	n <i>Schedul</i> e J.	
Sp	ecify:					11.	+ \$0.00
	d the amount in the last column of line 10 to the amount in line 11. The ite that amount on the Summary of Schedules and Statistical Summary of Co				•		\$ 4,741.44
	,			त्त्वताच । र हावर	a Dala, II I	ι αρριιώ 12.	Combined monthly income
	you expect an increase or decrease within the year after you file this f	orm?	?				
	Yes. Explain: None						

Case 15-04258 Doc 1 Filed 02/10/15 Entered 02/10/15 09:24:44 Desc Main Document Page 22 of 37

IN RE Maglio, Steve A. Sr. & Maglio, Ellen J.

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Case No. _

Continuation Sheet - Page 1 of 1

 DEBTOR
 SPOUSE

 Other Payroll Deductions:
 50.00
 208.32

 FSA Health
 0.00
 29.42

 Dental Insurance
 0.00
 29.42

 Life Insurance
 0.00
 16.00

Case 15-04258 Doc 1 Filed 02/10/15 Entered 02/10/15 09:24:44 Desc Main Document Page 23 of 37

Fill in this information to identify	your case:			
Debtor 1 Steve A. Maglio S		Check if thi	s is·	
First Name Debtor 2 Ellen J. Maglio	Middle Name Last Name	———— An ame		
(Spouse, if filing) First Name	Middle Name Last Name	☐ A suppl	ement showir	ng post-petition chapter 13
United States Bankruptcy Court for the: N	Northern District of Illinois		es as of the fo	ollowing date:
Case number(If known)		MM / DD		Nahtan O haasiisa Dahtan O
Official Form 6J			ate filing for L ns a separate	Debtor 2 because Debtor 2 household
Schedule J: You	ır Expenses			12/13
information. If more space is neede (if known). Answer every question.	ssible. If two married people are filied, attach another sheet to this form		-	
Part 1: Describe Your Hou	sehold			
1. Is this a joint case?				
No. Go to line 2. Yes. Does Debtor 2 live in a s	eparate household?			
No No Yes. Debtor 2 must file	e a separate Schedule J.			
2. Do you have dependents?	☐ No	Dependent's relationship to	Depend	lent's Does dependent live
Do not list Debtor 1 and Debtor 2.	Yes. Fill out this information for each dependent	Debtor 1 or Debtor 2	age	with you?
Do not state the dependents' names.		Daughter	<u>15</u>	─ No Yes
		Son	15	No
				Yes
				Yes
				□ No
				☐ Yes
3. Do your expenses include expenses of people other than yourself and your dependents?	☑ No □ Yes			
<u> </u>	ng Monthly Expenses			
	bankruptcy filing date unless you a	re using this form as a suppler	ment in a Char	ter 13 case to report
	kruptcy is filed. If this is a supplement	=	-	
	-cash government assistance if you		Voi	ur expenses
	l it on Schedule I: Your Income (Offi- xpenses for your residence. Include	•		ui experises
any rent for the ground or lot.	Apenses for your residence. Include	niisi mongage payments and	4. \$	2,200.00
If not included in line 4:				
4a. Real estate taxes			4a. \$	0.00
4b. Property, homeowner's, or re			4b. \$	0.00
4c. Home maintenance, repair, a			4c. \$	60.00
 4d. Homeowner's association or 	condominium dues		4d. \$	38.00

Case 15-04258 Doc 1 Filed 02/10/15 Entered 02/10/15 09:24:44 Desc Main Document Page 24 of 37

Debtor 1

Steve A. Maglio Sr.
First Name Middle Name

Last Name

Case number (if known)_

		You	r expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	300.00
6b. Water, sewer, garbage collection	6b.	\$	150.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	375.00
6d. Other. Specify:	6d.	\$	0.00
7. Food and housekeeping supplies	7.	\$	1,000.00
8. Childcare and children's education costs	8.	\$	50.00
9. Clothing, laundry, and dry cleaning	9.	\$	50.00
0. Personal care products and services	10.	\$	50.00
Medical and dental expenses	11.	\$	80.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 	12.	\$	400.00
3. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	50.00
4. Charitable contributions and religious donations	14.	\$	50.00
 Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 			
15a. Life insurance	15a.	\$	0.00
15b. Health insurance	15b.	\$	0.00
15c. Vehicle insurance	15c.	\$	100.00
15d. Other insurance. Specify:	15d.	\$	0.00
5. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
7. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	300.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify:	17c.	\$	0.00
17d. Other. Specify:	17d.	\$	0.00
 Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I). 	18.	\$	0.00
9. Other payments you make to support others who do not live with you.		\$	0.00
Specify:	19.		
0. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	ne.		
20a. Mortgages on other property	20a.	\$	0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00

Case 15-04258 Doc 1 Filed 02/10/15 Entered 02/10/15 09:24:44 Desc Main Document Page 25 of 37

Debtor 1	Steve A First Name	Maglio Sr. Middle Name	Last Name	Case number (if known)	_	
21. Oth	ner . Specify:			21.	+\$	0.00
	r monthly expe	nses. Add lines 4 onthly expenses.	through 21.	22.	\$	5,253.00
23. Calc	ulate your mont	thly net income.				
23a.	Copy line 12 (y	our combined mo	nthly income) from Schedule I.	23 a.	\$	4,741.44
23b.	Copy your mor	nthly expenses from	n line 22 above.	23b.	-\$	5,253.00
23c.	-	nonthly expenses our <i>monthly net ind</i>	from your monthly income. come.	23c.	\$	-511.56
For e	example, do you gage paymentto	expect to finish pa	se in your expenses within the year a ying for your car loan within the year or ase because of a modification to the ten	do you expect your		
□ Y	Yes. None					

Document

B6 Declaration (Gircial F5-04258 aration) (1207) Filed 02/10/15 Entered 02/10/15 09:24:44 Desc Main Page 26 of 37

(If known)

(Print or type name of individual signing on behalf of debtor)

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **20** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: **February 10, 2015** Signature: /s/ Steve A. Maglio, Sr. Debtor Steve A. Maglio, Sr. Date: February 10, 2015 Signature: /s/ Ellen J. Maglio (Joint Debtor, if any) Ellen J. Maglio [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the ___ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

 $_{B7\;(Official\;Form\;7)}Case_{04}Ts-04258$ Doc 1 Filed 02/10/15 Entered 02/10/15 09:24:44 Desc Main

JUCUIII C III	raye 21	UI 31
Inited States	Bankruptcy	Court
Northern D	istrict of Illi	ois

IN RE:	Case No
Maglio, Steve A. Sr. & Maglio, Ellen J.	Chapter 7
Debtor(s)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 4,741.44 2015 92.398.00 2014 78,058.00 2013

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Wells Fargo National Bank v. Ellen J. Maglio; 13 CH 2753

NATURE OF PROCEEDING

Foreclosure

COURT OR AGENCY AND LOCATION In the Circuit COurt for the 16th

STATUS OR DISPOSITION Pending

Judicial Circuit Kane County, IL

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

 $b.\ Identify\ any\ business\ listed\ in\ response\ to\ subdivision\ a.,\ above,\ that\ is\ "single\ asset\ real\ estate"\ as\ defined\ in\ 11\ U.S.C.\ \S\ 101.$

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: February 10, 2015	Signature /s/ Steve A. Maglio, Sr. of Debtor	Steve A. Maglio, Sr.
Date: February 10, 2015	Signature /s/ Ellen J. Maglio	
	of Joint Debtor (if any)	Ellen J. Maglio
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Filed 02/10/15 Entered 02/10/15 09:24:44 Desc Main Document Page 31 of 37 United States Bankruptcy Court

Northern District of Illinois

	Case No	
	Chapter 7	
	R'S STATEMENT OF INTENTION	
	fully completed for EACH debt which is secured by property of th	
	Describe Property Securing Debt: Primary residence @ 2908 Bauer Road, North Aurora, IL (value per	
ck at least one):		
	(for example, avoid lien using 11 U.S.C. § 522(f)).	
d as exempt		
	Describe Property Securing Debt: 2012 Chevy Impala LT w/ 50K miles	
	(for example, avoid lien using 11 U.S.C. § 522(f)).	
l as exempt		
expired leases. (All three c	olumns of Part B must be completed for each unexpired lease. Attac	
Describe Leased	Property: Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No	
Describe Leased	Property: Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes \sum No	
	intention as to any property of my estate securing a debt and/o	
	Sr.	
0		
	ck at least one): d as exempt d as exempt expired leases. (All three compared by the compar	

Signature of Joint Debtor

Case 15-04258 Doc 1 Filed 02/10/15 Entered 02/10/15 09:24:44 Desc Main Document Page 32 of 37 United States Bankruptcy Court Northern District of Illinois

IN	RE:	Case No	
Ma	glio, Steve A. Sr. & Maglio, Ellen J.		
	Debtor(
	DISCLOSURE OF	COMPENSATION OF ATTORNEY FOR DEBT	OR
1.		016(b), I certify that I am the attorney for the above-named debtor(s) and to or agreed to be paid to me, for services rendered or to be rendered on behave:	
	For legal services, I have agreed to accept		\$ 2,000.00
	Prior to the filing of this statement I have received		\$1,604.00
	Balance Due		\$396.00
2.	The source of the compensation paid to me was: \square	Debtor Other (specify):	
3.	The source of compensation to be paid to me is: $\mathbf{\Sigma}_{\mathbf{L}}$	Debtor Other (specify):	
4.	I have not agreed to share the above-disclosed com	pensation with any other person unless they are members and associates of	f my law firm.
	I have agreed to share the above-disclosed comper together with a list of the names of the people share	nsation with a person or persons who are not members or associates of my ing in the compensation, is attached.	law firm. A copy of the agreement,
5.	In return for the above-disclosed fee, I have agreed to re	ender legal service for all aspects of the bankruptcy case, including:	
	b. Preparation and filing of any petition, schedules, st	dering advice to the debtor in determining whether to file a petition in banlatement of affairs and plan which may be required; litors and confirmation hearing, and any adjourned hearings thereof; and other contested bankruptey matters;	kruptcy;
6.	By agreement with the debtor(s), the above disclosed fe	e does not include the following services:	
		CERTIFICATION	
	certify that the foregoing is a complete statement of any a roceeding.	agreement or arrangement for payment to me for representation of the debte	or(s) in this bankruptcy
_	February 10, 2015	/s/ Darrell L. Jordan	
1	Date	Darrell I Jordan 1367269	

Darrell L. Jordan 1367269 Jordan Legal Group 1999 West Galena Aurora, IL 60506 (630) 897-1534 Fax: (630) 897-1537

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

Form B 201A, Notice to Consumer Debtor(s)

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

Case 15-04258 Doc 1 Filed 02/10/15 Entered 02/10/15 09:24:44 Desc Main Document Page 35 of 37 United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No
Maglio, Steve A. Sr. & Maglio, E	llen J.	Chapter 7
	Debtor(s)	
	VERIFICATION OF CREE	DITOR MATRIX
		Number of Creditors15
The above-named Debtor(s) he	reby verifies that the list of creditors	is true and correct to the best of my (our) knowledge.
Date: February 10, 2015	/s/ Steve A. Maglio, Sr.	
	Debtor	
	/s/ Ellen J. Maglio	
	Joint Debtor	

Case 15-04258 Doc 1 Filed 02/10/15 Entered 02/10/15 09:24:44 Desc Main Page 36 of 37

Maglio, Steve A. Sr. 2908 Bauer Road North Aurora, IL 60542 Document I C System Inc Po Box 64378 Saint Paul, MN 55164

Maglio, Ellen J. 2908 Bauer Road North Aurora, IL 60542 **M3 Financial Services** PO Box 7230 Westchester, IL 60154

Jordan Legal Group 1999 West Galena Aurora, IL 60506

MRSI 2250 E Devon Ave Ste 352 Des Plaines, IL 60018

Chase Mtg Po Box 24696 Columbus, OH 43224 **Region Recovery Serv** 5250 S Homan Ave Hammond, IN 46320

Commonwealth Financial 245 Main St Dickson City, PA 18519

Regional Recovery Serv 5250 S Homan Ave Hammond, IN 46320

Creditors Collection Bureau 755 Almar Pkwy Bourbonnais, IL 60914

Remington Landing Homeowners Assoc C/O Robert P. Nesbit 750 West Lake Cook Road, Ste 350 Buffalo Grove, IL 60089

Cybrcollect 3 Easton Oval, Suite 210 Columbus, OH 43219

State Collection Service 2509 S Stoughton Rd Madison, WI 53716

Dreyer Medical Clinic 1870 W. Gaslena Aurora, IL 60506

Trojan Professional Se 4410 Cerritos Ave Los Alamitos, CA 90720

Edward R. Peterka Manley Deas Kochalski, LLC **One East Wacker Suite 1250** Chicago, IL 60601

Gm Financial PO Box 181145 Arlington, TX 76096 $_{\rm B201B~(Form~2CaSe,15}\text{-}04258$

Doc 1 Filed 02/10/15

Entered 02/10/15 09:24:44 Desc Main

Page 37 of 37 Document **United States Bankruptcy Court Northern District of Illinois**

IN RE:	Case No
Maglio, Steve A. Sr. & Maglio, Ellen J.	Chapter 7
Debtor(s)	*

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE		
Certificate of [Non-Attorney]	Bankruptcy Petition Preparer	
I, the [non-attorney] bankruptcy petition preparer signing the debto notice, as required by § 342(b) of the Bankruptcy Code.	or's petition, hereby certify that I delivered to	the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	petition preparer is the Social Security	
X Signature of Bankruptcy Petition Preparer of officer, principal, respartner whose Social Security number is provided above.		.s.c. § 110.)
Certificate	of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and read the	attached notice, as required by § 342(b) of t	the Bankruptcy Code.
Maglio, Steve A. Sr. & Maglio, Ellen J. Printed Name(s) of Debtor(s)	X /s/ Steve A. Maglio, Sr. Signature of Debtor	2/10/2015 Date
Case No. (if known)	X ∕s/ Ellen J. Maglio	2/10/2015
`	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only